



**LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034**

**B.Com. DEGREE EXAMINATION - CORPORATE SECRETARYSHIP**

THIRD SEMESTER – NOVEMBER 2015

**BC 3503 - INDIAN BANKING**

Date : 06/11/2015  
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART – A**

ANSWER **ALL** QUESTIONS

(10x2=20 marks)

1. Define Banking.
2. What is MICR stands for?
3. What do you mean by cheque?
4. What do you mean by E-banking?
5. Who is a customer?
6. Explain the term 'Overdraft'.
7. What is meant by material alteration?
8. What is venture capital?
9. Who is an endorser?
10. What is a pass book?

**PART – B**

ANSWER ANY **FOUR** QUESTIONS

(4x10=40 marks)

11. Explain the different types of crossing in cheques.
12. State the relationship between banker and customer.
13. Discuss the merits of unit banking.
14. What are the primary functions of commercial banks?
15. Explain the different kinds of endorsements.
16. List out the benefits of E-banking.
17. Describe the role played by banks in developing the economy of a country.

**PART - C**

ANSWER ANY **TWO** QUESTIONS

(2x20=40 marks)

18. What are the major criteria the banker has to take in to account while granting loan for a project?
19. Highlight the important functions of RBI.
20. Under what circumstances a banker is justified in refusing a customer's cheque.
21. What are the various functions of a merchant banker?

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